Good morning to the Chairman and members of this committee. I would like to say that I'm honored to speak to you this morning on behalf of an industry that I not only work in, but love and support. Hello. My name is Paul Ramon, and I am the President of Ramon Roofing, Incorporated, servicing the Dallas-Fort Worth area. I started in the roofing industry right out of high school in the late 1980's, and decided to start my own roofing company in 1995. I registered with the state of Texas as a corporation, obtained insurance, and began to service homeowners and builders in the DFW area. I also became trained by different manufacturers on how to properly install many different roof systems. I strive to provide our customers with quality work at a fair market price. I'm a Hispanic roofing contractor that followed all the rules to become a successful roofing contractor in North Texas, and my reputation as a good and

honest roofing contractor has grown tremendously through the years.

But sometimes I have competition, especially after times of inclement weather that swoop-down into the area and set up shop as roofing contractors. These "Storm Chasers" usually have no liability insurance or proper training. Little does the customer know that if there is any injury to a worker or any other physical damage to their property, that the customer would be fully responsible for these "Storm Chasers" mishaps.

The "Storm Chasers" also perform this work at a cheaper price — Because they do not carry liability insurance, have no training, and they use sub-standard materials.

When the roof work is done, and a few months have gone by, some of the "Storm Chasers" customers' begin to have leaks or notice that their roofing systems are failing. The customers' then call the roofing contractor, and the phone

number no longer works. These customers' think that they have warranties with the Storm Chasers, but they figure out quickly that their warranties are worthless.

I receive many calls a month from customers who have had encounters with "Storm Chasers", and many times their repairs can be very expensive due to poor workmanship. The customers then have to pay out of pocket again to have their roofs repaired or sometimes even replaced. In some cases I have repaired roofs for free because these "Storm Chasers", have placed a dark cloud over an industry that I love and respect. What amazes me about these "Storm Chasers" is that they offer to cover deductibles on insurance claims. This type of business of covering deductibles is wrong and most of all it's against the law.

When a home is being built and is framed, the first thing to be completed is the roof. It not only protects the

possessions in side, it protects the inhabitants or families from the elements outside of the structure. Why would you not want the best installed roof possible to protect your family and possessions? And that the roofing contractor will be around if there are any problems related to the roof in the future. This bill, **State** Bill 1274, is really about protecting the consumer, or shall I say, the citizens of the state of Texas. By requiring all roofing contractors to register with the state, customers or citizens can be assured that roofing installations or repairs completed will be warranted by companies that will be around in the future.

This bill will ensure our citizens that Roofing Contractors each will keep the state of the stat